

# COMPLAINTS

## *HOW TO FILE YOUR COMPLAINT*



*SOME TIPS FOR NEW JERSEY  
CONSUMERS*

# New Jersey Division of Banking Complaint Form

PLEASE PRINT OR TYPE

Your Name \_\_\_\_\_

Home Address \_\_\_\_\_

City/State/Zip Code \_\_\_\_\_

Home Phone # \_\_\_\_\_ Business Phone # \_\_\_\_\_

## COMPLAINT AGAINST

Name of Institution \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip Code \_\_\_\_\_

Phone # \_\_\_\_\_

Date of Transaction: \_\_\_\_\_

What action do you want?

## GIVE A BRIEF EXPLANATION OF YOUR COMPLAINT

(Please enclose copies of any documentation to support your claim)

---

---

---

---

---

---

---

---

**PLEASE NOTE:** As an initial step, you should try to address this matter in writing with the depository institution involved and allow a reasonable period of time for a response. To facilitate your complaint, please provide the Department of Banking and Insurance with written evidence of your efforts to resolve this matter, including copies of replies you have received. If you already have such evidence, please submit same along with this completed form.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

Please Return to: NJ Department of Banking and Insurance  
Division of Banking/Consumer Services  
P.O. Box 040  
Trenton, NJ 08625-0040

## WHERE TO FILE A COMPLAINT

Various types of financial services providers are regulated by different government agencies. To avoid delay in resolving your complaint, you should file it with the agency that regulates the financial services provider that gave rise to your complaint.

○ To file a complaint against a state-chartered bank, state-chartered savings bank, state-chartered savings and loan association, state-chartered credit union, or any licensed lender doing business in New Jersey, contact the NJ Department of Banking and Insurance at NJDOBI, Office of Consumer Finance, PO Box 040, 20 West State Street, Trenton, NJ 08625. (1-800-446-7467) You may download a complaint form from our web page at [www.njdobi.org](http://www.njdobi.org)

○ To file a complaint against a federally-chartered bank, contact the Office of the Comptroller of the Currency (OCC) at Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, TX 77010. (1-800-613-6743)

○ To file a complaint against a federally-chartered savings bank or federally-chartered savings and loan association, contact the Office of Thrift Supervision (OTS) at 10 Exchange Place, 18<sup>th</sup> Floor, Jersey City, NJ 07032. (1-800-253-2181). OTS also jointly regulates with NJDOBI state-chartered S&L's.

○ The Federal Reserve Bank jointly regulates with NJDOBI state-chartered banks that are members of the Federal Reserve System. For State-chartered member banks in northern New Jersey, contact the Federal Reserve Bank of New York at 33 Liberty Street, NY, NY 10045 (212-720-5000). For state-chartered member banks in southern New Jersey, contact the Federal Reserve Bank of Philadelphia at 10 Independence Mall, Philadelphia, PA 19106-1574. (215-574-6116)

○ For institutions insured by the Federal Deposit Insurance Corporation (all state- and federally-chartered banks, savings banks, and savings and loan associations) contact the FDIC at 20 Exchange Place, NY, NY 10005. (800-334-9593). For institutions insured by the National Credit Union Administration (all state and federally-chartered credit unions) contact the NCUA at 1775 Duke Street, Alexandria, VA 22314. (703-518-6300)

○ To file a complaint involving a violation of the New Jersey Consumer Fraud Law, N.J.S.A. 56:8-1 et seq., contact the Division of Consumer Affairs within the NJ Department of Law and Public Safety, at Division of Consumer Affairs, 124 Halsey Street, Newark, NJ 07102. (800-242-5846)